

**Information to identify the case:**

Debtor 1	<b>Carmen D. Fusca</b>	Social Security number or ITIN <b>xxx-xx-1507</b>
	First Name   Middle Name   Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>-----</b>
	First Name   Middle Name   Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-23697-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carmen D. Fusca

8/10/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carmen D. Fusca  
Debtor

Case No. 16-23697-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 318

Page 1 of 3  
Total Noticed: 40

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db           #+Carmen D. Fusca, 4 Imperial Court, Pittsburgh, PA 15215-1036  
 cr           +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
              Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr           Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917  
 acc          #+Joshua A. Jones, BeanCounters Tax & Accounting Services, 505 Valley Brook Rd., Suite 203,  
              McMurray, PA 15317-3439  
 cr           +Pine-Richland School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
              Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr           +Richland Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
              Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 14299231     ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
              (address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931,  
              Pittsburgh, PA 15234)  
 14362723     +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
              437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14709823     +Department of Court Records-Criminal Division, 115 Courthouse, 438 Grant Street,  
              Pittsburgh, PA 15219-2201  
 14347799     +Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd.,  
              Allison Park, PA 15101-2917  
 14302375     +Enterprise Bank, c/o Joseph Fidler, Esq., 4091 Mt. Royal Blvd.,  
              Allison Park, PA 15101-2917  
 14299232     Enterprise Bank, 401 Mount Royal Boulevard, Allison Park, PA 15101  
 14316300     +Financial Pacific Leasing, Inc., 3455 S 344th Way, Ste. 300, Federal Way, WA 98001-9546  
 14330883     +Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528  
 14708660     +Jordan Tax Service, Inc., Pine Richland School District, Richland Township Area,  
              102 Rahway Road, McMurray, PA 15317-3349  
 14299234     +PNC Bank Credit Card, Po Box 5570, Mailstop BR-YB58-01-5, Cleveland, OH 44101-0570  
 14363490     +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982  
 14382102     +PNC Mortgage, a division of PNC Bank, NA, 3232 Newmark Drive, Attn: Bankruptcy,  
              Miamisburg, OH 45342-5421  
 14347549     +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
              Pittsburgh, PA 15233-1828  
 14362724     +Pine-Richland School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
              437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14299235     +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14362768     +Richland Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
              437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14376789     UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123  
 14374997     UPMC Passavant, PO Box 1123, Minneapolis, MN 55440-1123  
 14374998     UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123  
 14376808     University of Pittsburgh Physicians, PO Box 1123, Minneapolis MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr           +EDI: BRCCRAWFORD.COM Aug 11 2018 05:38:00     Rosemary C. Crawford, Crawford McDonald, LLC.,  
              P.O. Box 355, Allison Park, PA 15101-0355  
 smg          E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:27     Pennsylvania Dept. of Revenue,  
              Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
              Harrisburg, PA 17128-0946  
 cr           EDI: RECOVERYCORP.COM Aug 11 2018 05:38:00     Recovery Management Systems Corporation,  
              25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14299228     +EDI: CAPITALONE.COM Aug 11 2018 05:38:00     Capital One, Po Box 30285,  
              Salt Lake City, UT 84130-0285  
 14326325     EDI: CAPITALONE.COM Aug 11 2018 05:38:00     Capital One Bank (USA), N.A., PO Box 71083,  
              Charlotte, NC 28272-1083  
 14299229     +EDI: CHASE.COM Aug 11 2018 05:38:00     Chase Card Services, Attn: Correspondence Dept.,  
              Po Box 15298, Wilmington, DE 19850-5298  
 14380251     +E-mail/Text: kburkley@bernsteinlaw.com Aug 11 2018 02:13:18     Duquesne Light Company,  
              c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,  
              Pittsburgh, PA 15219-1945  
 14299233     +EDI: ESCALLATE.COM Aug 11 2018 05:38:00     Escallate LLC, Attn:Bankruptcy,  
              5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584  
 14330916     +EDI: IRS.COM Aug 11 2018 05:38:00     Internal Revenue Service, 1000 Liberty Ave Room 711B,  
              Pittsburgh, PA 15222-4107  
 14302066     +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:12:27  
              Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
              Harrisburg, PA 17128-0946  
 14318837     EDI: Q3G.COM Aug 11 2018 05:38:00     Quantum3 Group LLC as agent for, CF Medical LLC,  
              PO Box 788, Kirkland, WA 98083-0788  
 14302171     EDI: RECOVERYCORP.COM Aug 11 2018 05:38:00     Recovery Management Systems Corporation,  
              25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 14710985     +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 11 2018 02:12:36     United States Trustee,  
              Liberty Center, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  
 14726650     EDI: AIS.COM Aug 11 2018 05:38:00     Verizon, by American InfoSource LP as agent,  
              PO Box 248838, Oklahoma City, OK 73124-8838

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr PNC BANK, NATIONAL ASSOCIATION  
aty\* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
14299241\* ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
(address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931, Pittsburgh, PA 15234)  
14299238\* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
14299239\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
14299240\* +Collection Service Cen, Po Box 68, Altoona, PA 16603-0068  
14299242\* Enterprise Bank, 401 Mount Royal Boulevard, Allison Park, PA 15101  
14299243\* +Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584  
14709822\* +Jordan Tax Service, Inc., Pine Richland School District, Richland Township Area,  
102 Rahway Road, McMurray, PA 15317-3349  
14366071\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
14299244\* +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
14299245\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
14299230 ##+Collection Service Cen, Po Box 68, Altoona, PA 16603-0068

TOTALS: 2, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Carmen D. Fusca dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Carmen D. Fusca dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pine-Richland School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Richland Township jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com

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Total Noticed: 40

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford [crawfordmcdonald@aol.com](mailto:crawfordmcdonald@aol.com),  
[PA68@ecfcbis.com](mailto:PA68@ecfcbis.com)  
Rosemary C. Crawford [crawfordmcdonald@aol.com](mailto:crawfordmcdonald@aol.com), [PA68@ecfcbis.com](mailto:PA68@ecfcbis.com)  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC [sjw@sjwpgh.com](mailto:sjw@sjwpgh.com),  
[Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com); [srk@sjwpgh.com](mailto:srk@sjwpgh.com)

TOTAL: 14